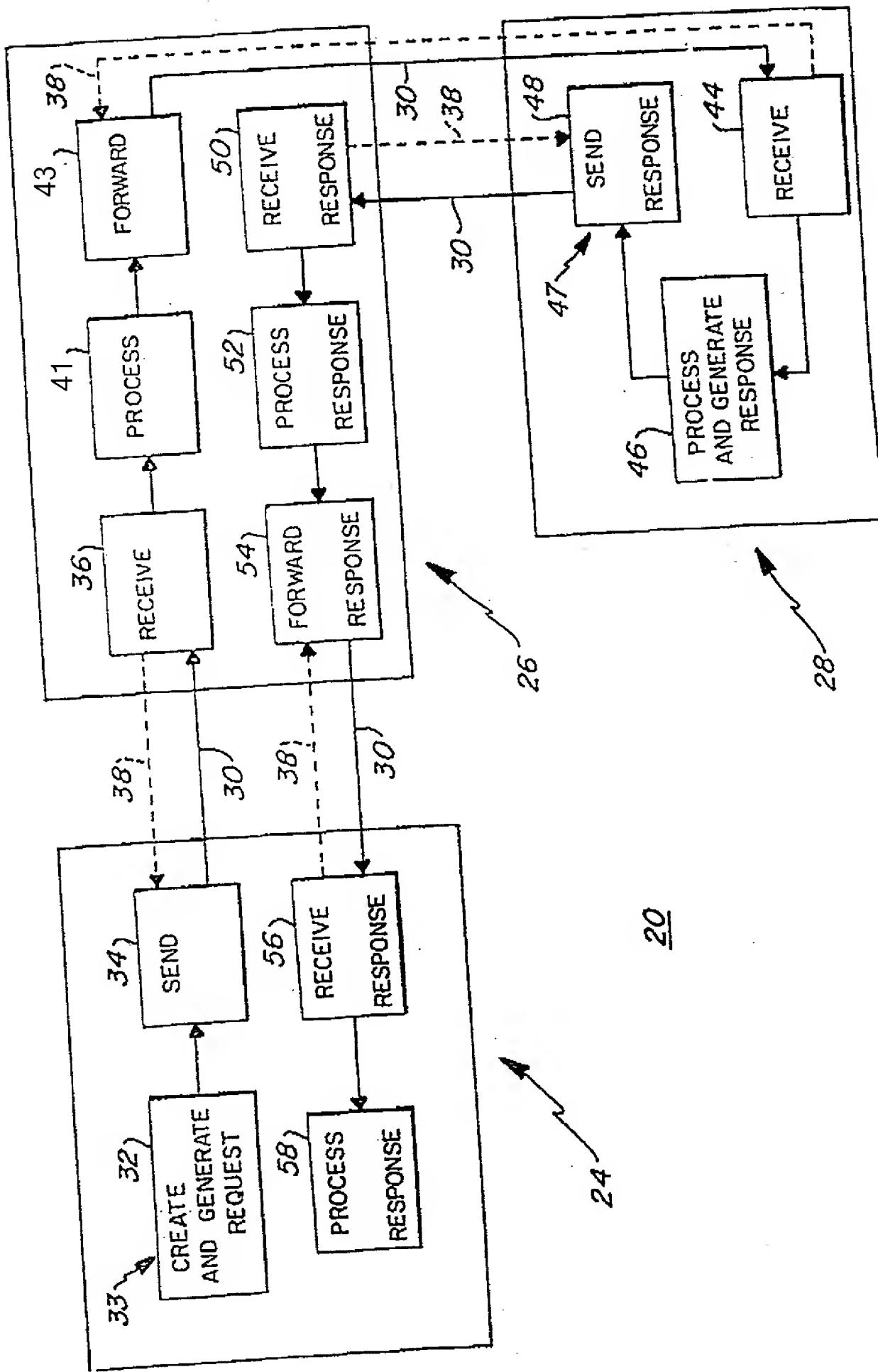


FIG. 1

FIG. 2



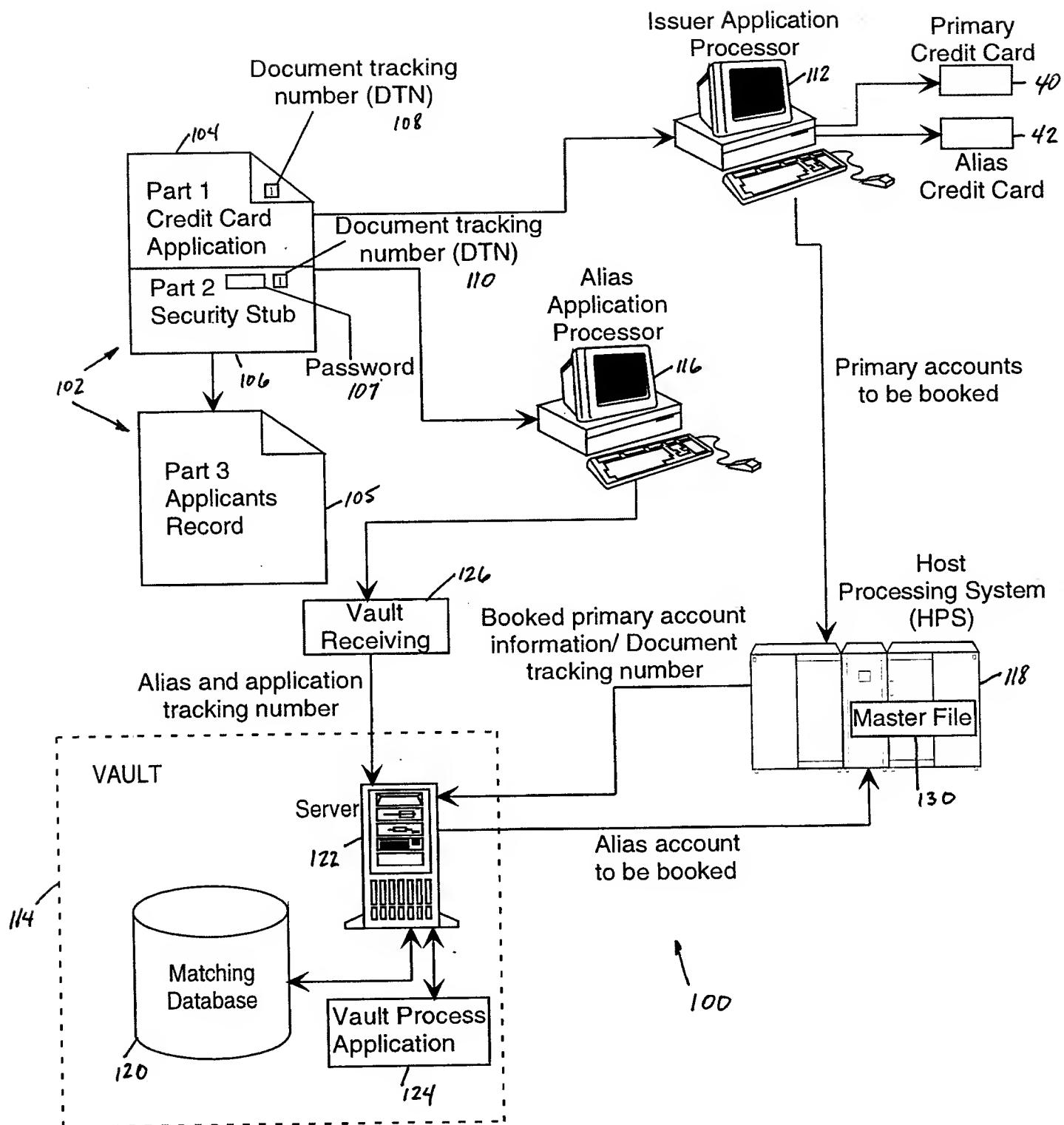


FIG. 3

TRANSACTION PROCESSING

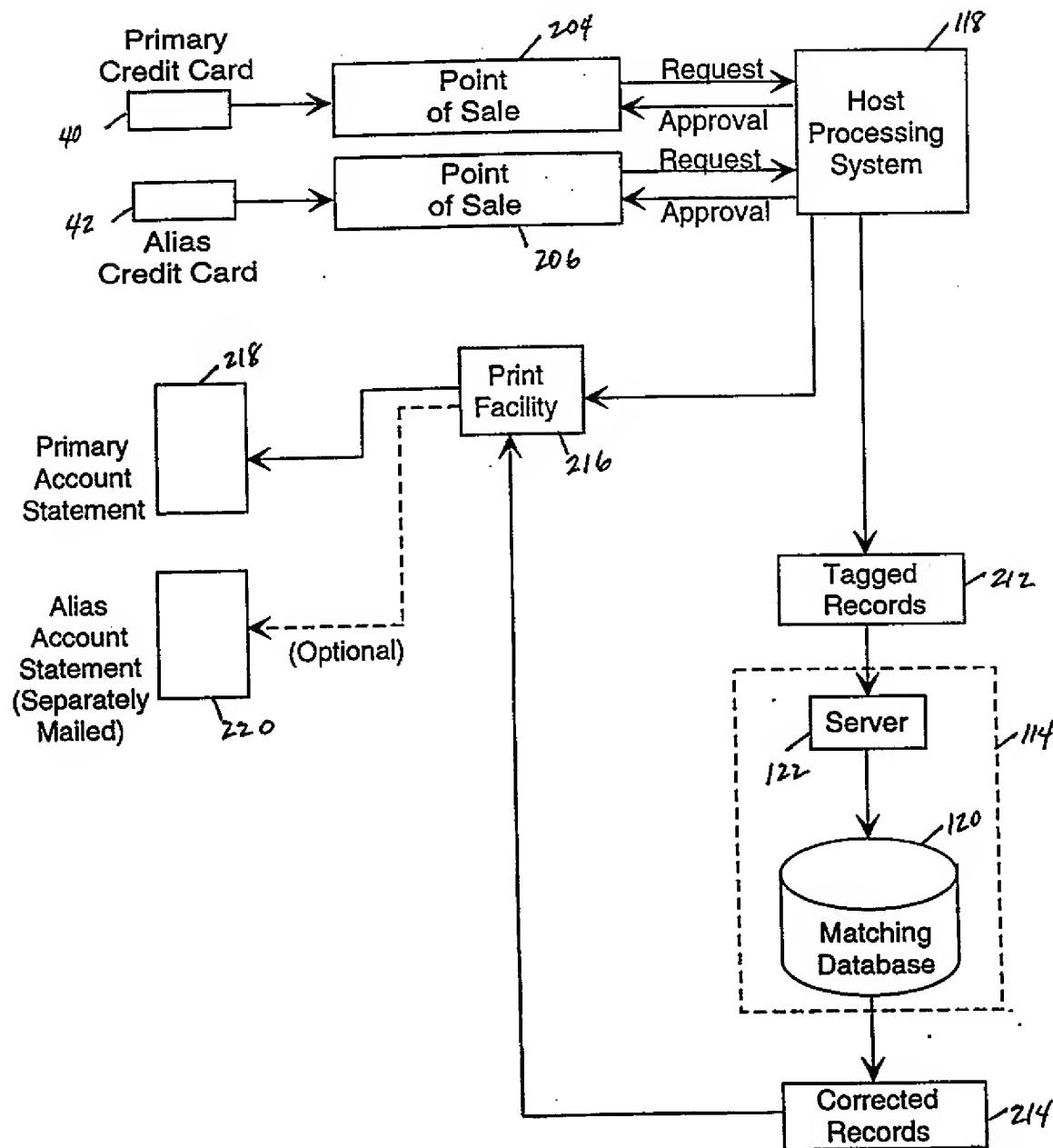


FIG. 4

EXISTING ACCOUNT UPGRADE TO A PRIMARY AND ALIAS ACCOUNT

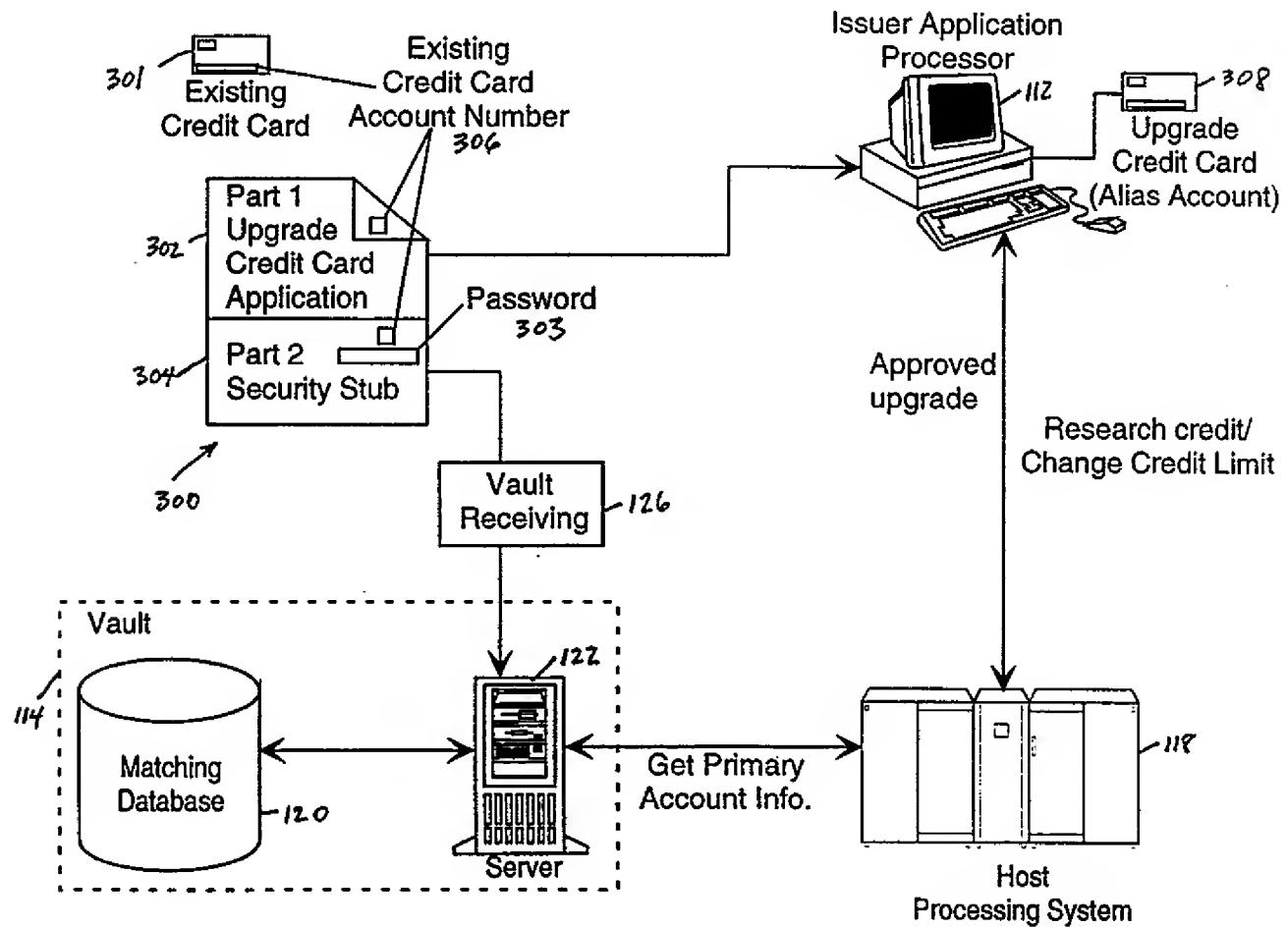


FIG. 5

Alias Account Management

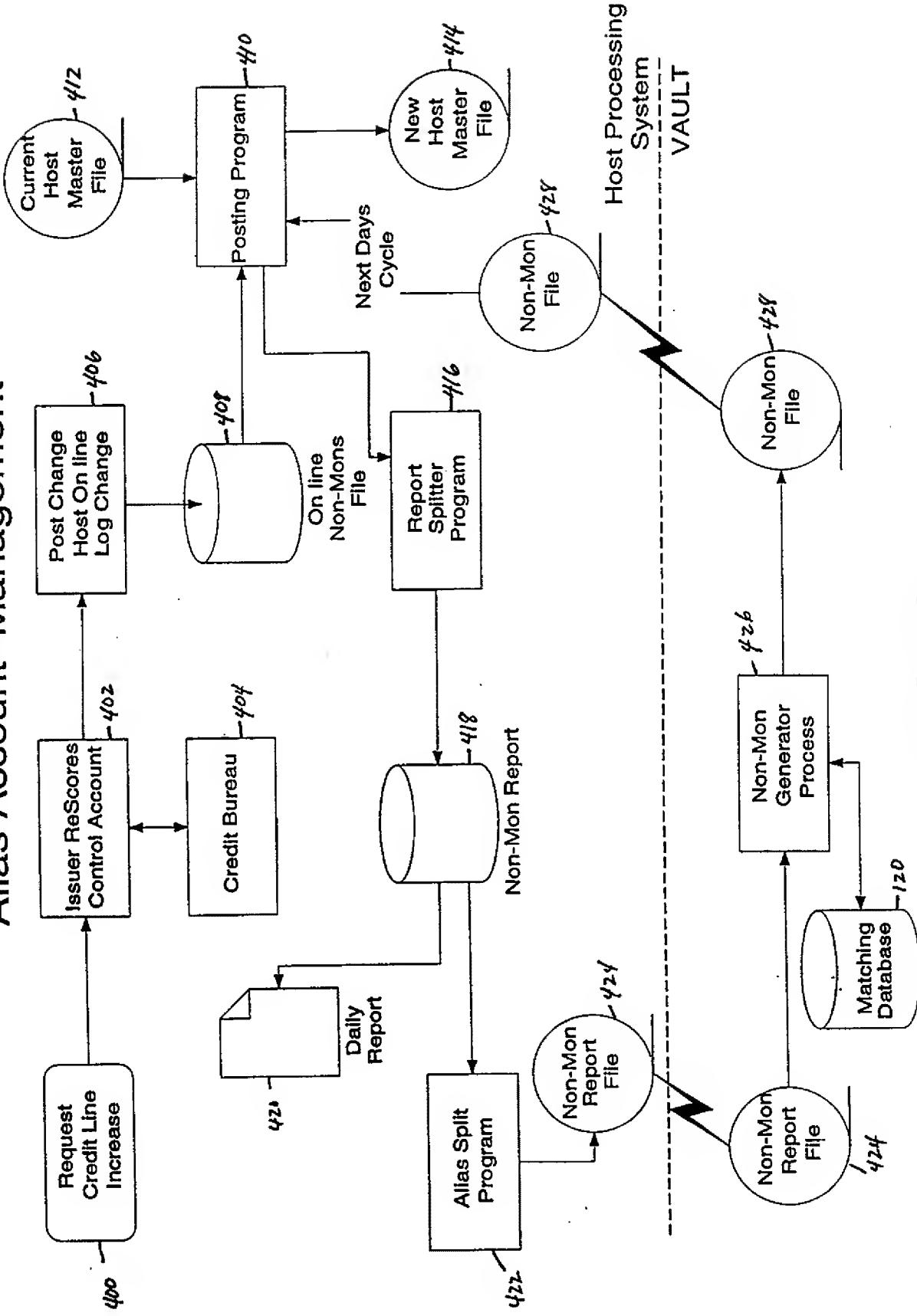


FIG. 6

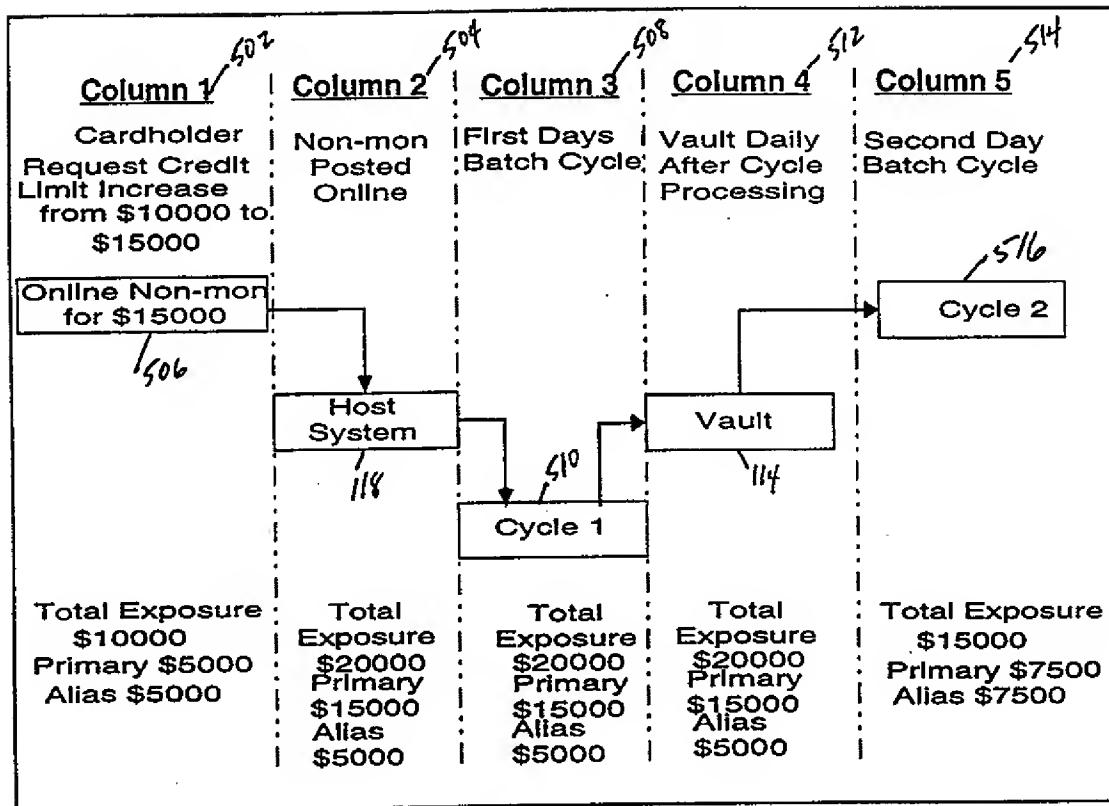


FIG. 7

NON-MONS UPDATES

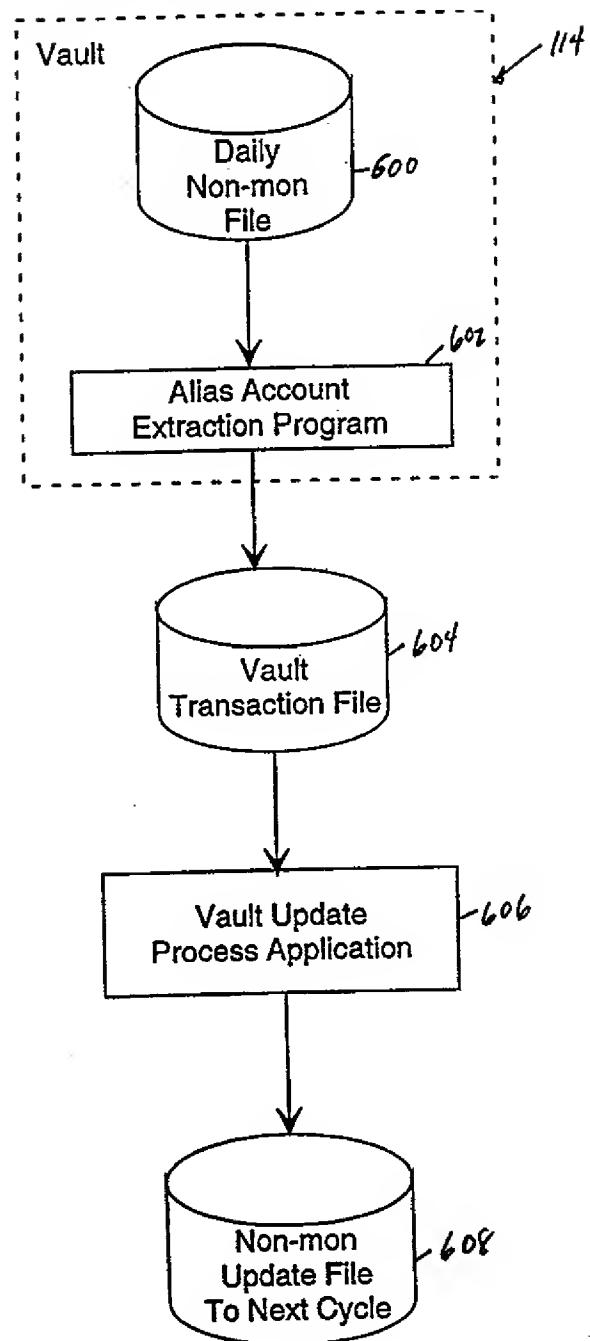


FIG. 8

Account Closings

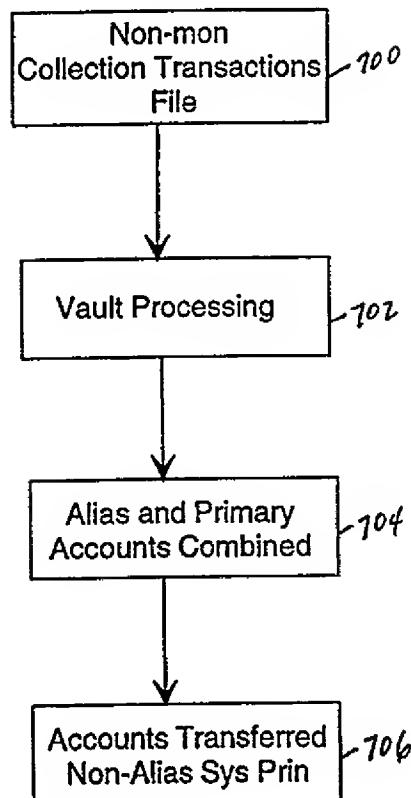


FIG. 9

STATEMENT PRINTING PROCESSING

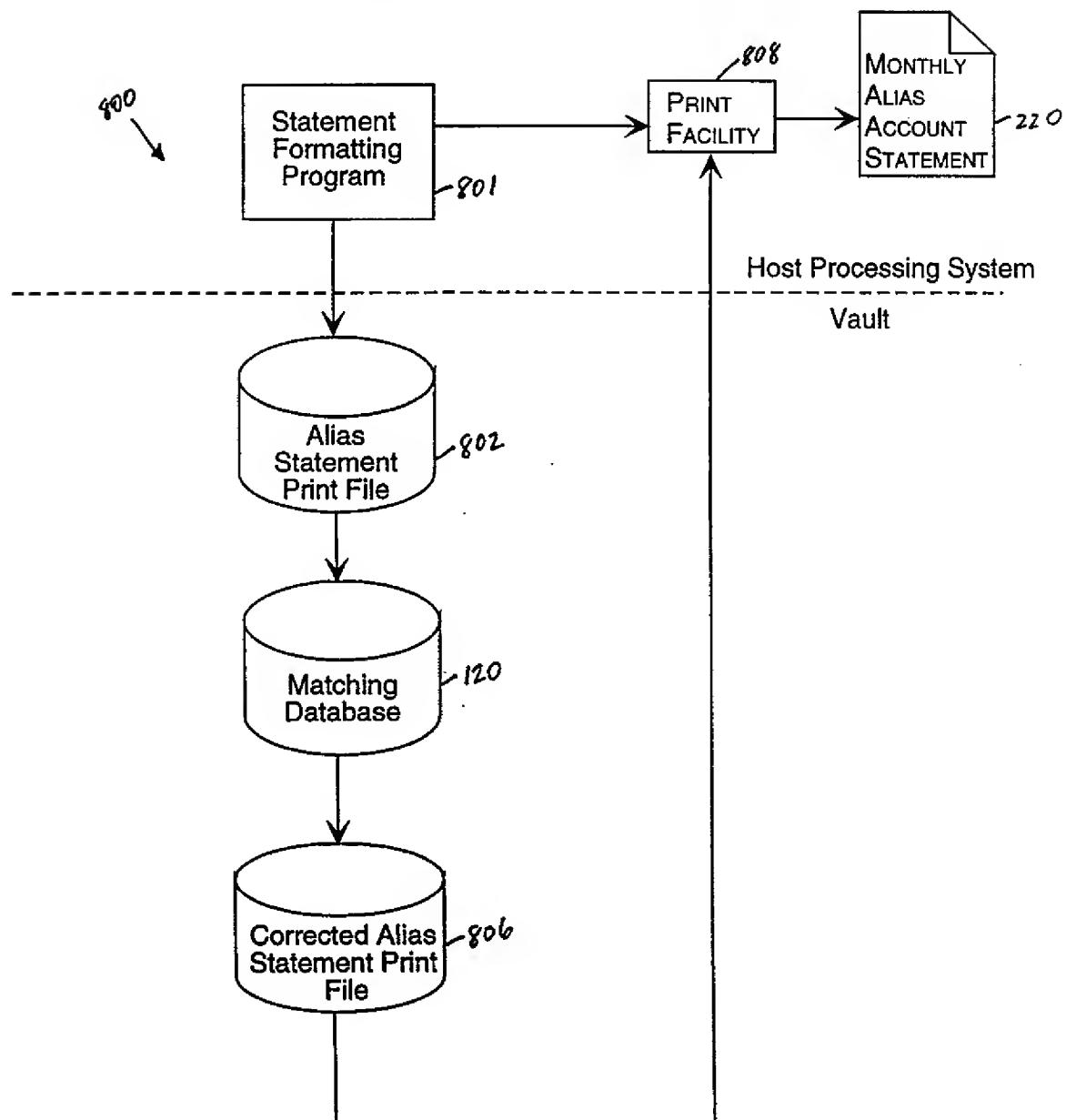


FIG. 10

Alias Statement Process

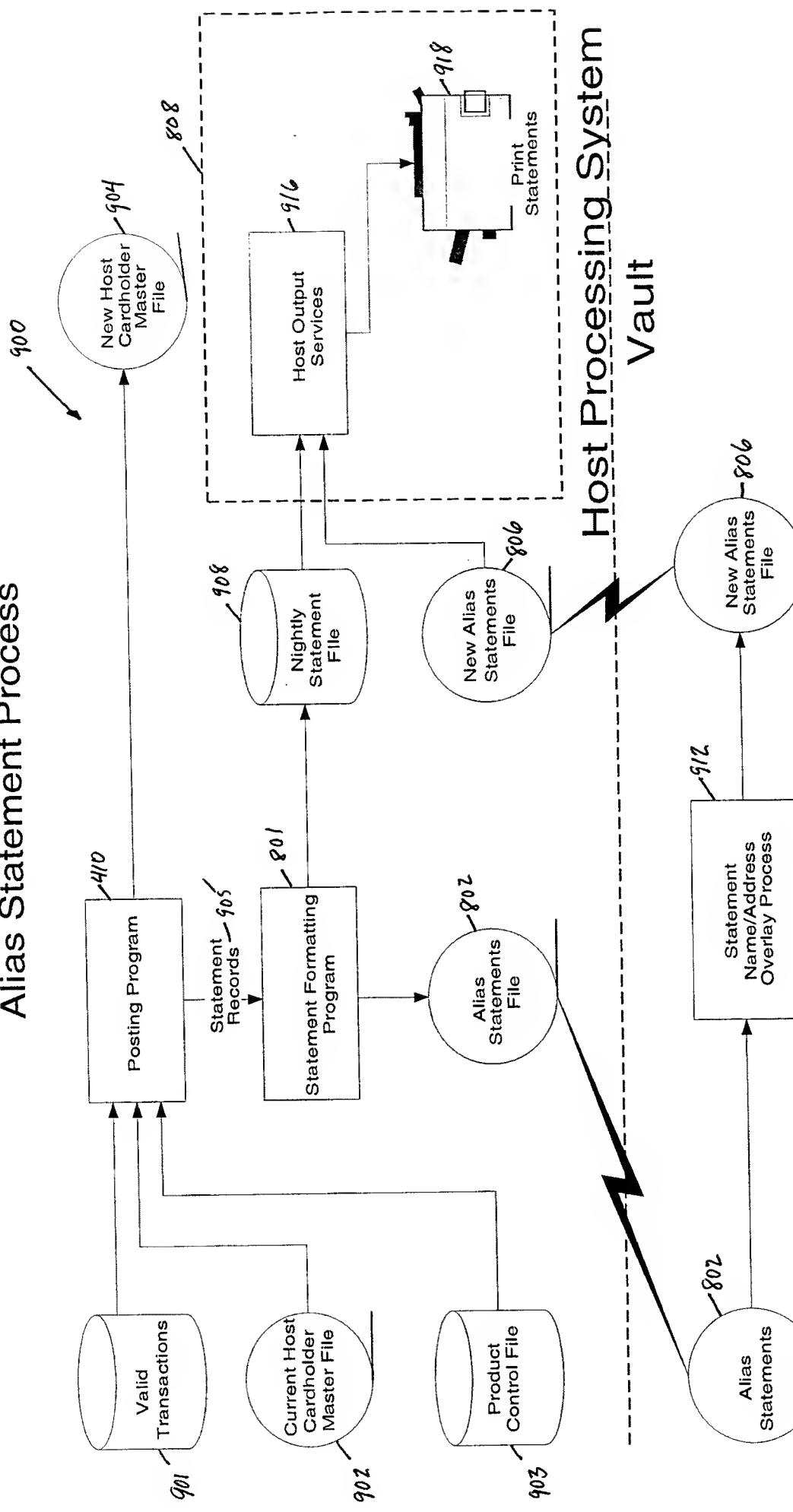


FIG. 11

VAULT DATABASE

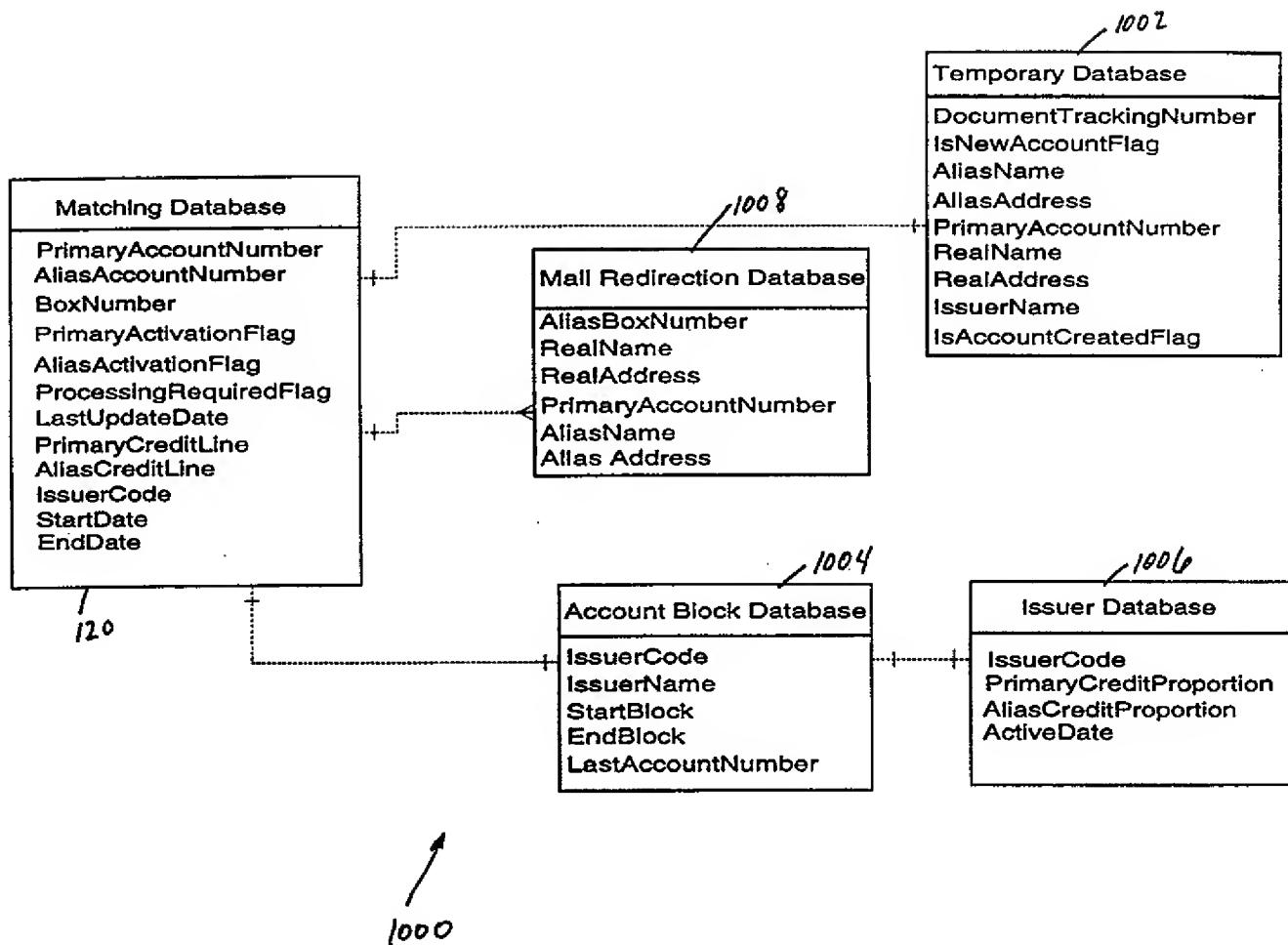


FIG. 12

Table 1: Matching Database

Field Name	Data type	Description
PrimaryAccountNumber	AlphaNumeric	This field will contain the account number for any primary account that has a Alias account.
AliasAccountNumber	AlphaNumeric	This field will contain the account number for the Alias account for the given Primary account number.
AliasBoxNumber	Numeric	This field will contain the alias box number for its Alias account. This number will be generated by a special algorithm.
ActivePrimaryAccount	Boolean	This flag if set, indicates that the primary account is active and if reset, indicates that it is not.
ActiveAliasAccount	Boolean	This flag if set, indicates that the Alias account is active and if reset, indicates that it is not.
ProcessingRequired	Boolean	This flag if set, indicates that a non-mon has been generated for this account. Hence it need not be considered again for sending to the host in the next cycle.
LastUpdateDateTime	DateandTimeStamp	This field indicates the date and time of the last update done on this account.
PrimaryCreditLine	Numeric	This field will contain the current value of the maximum available credit for the Primary account.
	Numeric	This field will contain the current value of the maximum available credit for the Alias account.
	AlphaNumeric	This field will contain the issuer code for the Cardholder.
	DateStamp	This field will contain the date on which the Alias account was created.
	DateStamp	This field will contain the date on which the Alias account was terminated.

FIG. 13

Table 2: Temporary Database Fields

<u>Field Name</u>	<u>Data Type</u>	<u>Description</u>
IsNew	Boolean	This field will decide if the Alias account to be created is for a new or an existing Primary Account
DocumentTrackingNumber	AlphaNumeric	This field will contain the document tracking number for a new primary account for which an Alias account has to be created
AliasName	AlphaNumeric	This field will contain the alias name for the Alias account. The name will be selected from the available names list.
AliasAddress	AlphaNumeric	This field will contain the alias address for its Alias account. It will be generated by a special algorithm.
PrimaryAccountNumber	AlphaNumeric	This field will contain the account number for any primary account for which an Alias account has to be created.
RealName	AlphaNumeric	This field will contain the real name for its primary account.
RealAddress	AlphaNumeric	This field will contain the real address for its primary account.
IssuerCode	AlphaNumeric	This field will contain the issuer code for the Cardholder.
IsAccountCreated	Boolean	This flag if true will indicate that the Alias account has been created.

FIG. 14

Table 3: Account Block Database

<u>Field Name</u>	<u>Data type</u>	<u>Description</u>
IssuerCode	AlphaNumeric	This field will contain the issuer code.
IssuerName	Alpha	This field will contain the issuer name.
StartBlock	Numeric	This field will contain the start of the account block for the current Issuer.
End Block	Numeric	This field will contain the end of the account block for the current Issuer.
LastAccountNumber	Numeric	This field will contain last account number used for the current Issuer.

FIG. 15

Table 4: Issuer Database

<u>Field Name</u>	<u>Data type</u>	<u>Description</u>
IssuerCode	AlphaNumeric	This field will contain the issuer code.
PrimaryCreditProportion	Numeric	This field will store the percentage of the Primary credit line of a cardholder.
AliasCreditProportion	Numeric	This field will store the percentage of the Alias credit line of a cardholder.
ActiveDate	TimeStamp	This file will indicate the date from which the change of Credit line has to come in effect.

FIG. 16

Table 5: Mail Redirection Database

<u>Field Name</u>	<u>Data Type</u>	<u>Description</u>
AliasBoxNumber	Numeric	This field will contain the alias box number for its Alias account. This number will be generated by a special algorithm.
PrimaryAccountNumber	AlphaNumeric	This field will contain the Primary account number for the Alias account.
RealName	AlphaNumeric	This field will contain the real name for its primary account.
RealAddress	AlphaNumeric	This field will contain the real address for its primary account.
AliasName	AlphaNumeric	This field will contain the alias name for the current Alias account.
AliasAddress	AlphaNumeric	This field will contain the alias address for its Alias account.

FIG. 17

HOST AND VAULT PROCESS FLOW

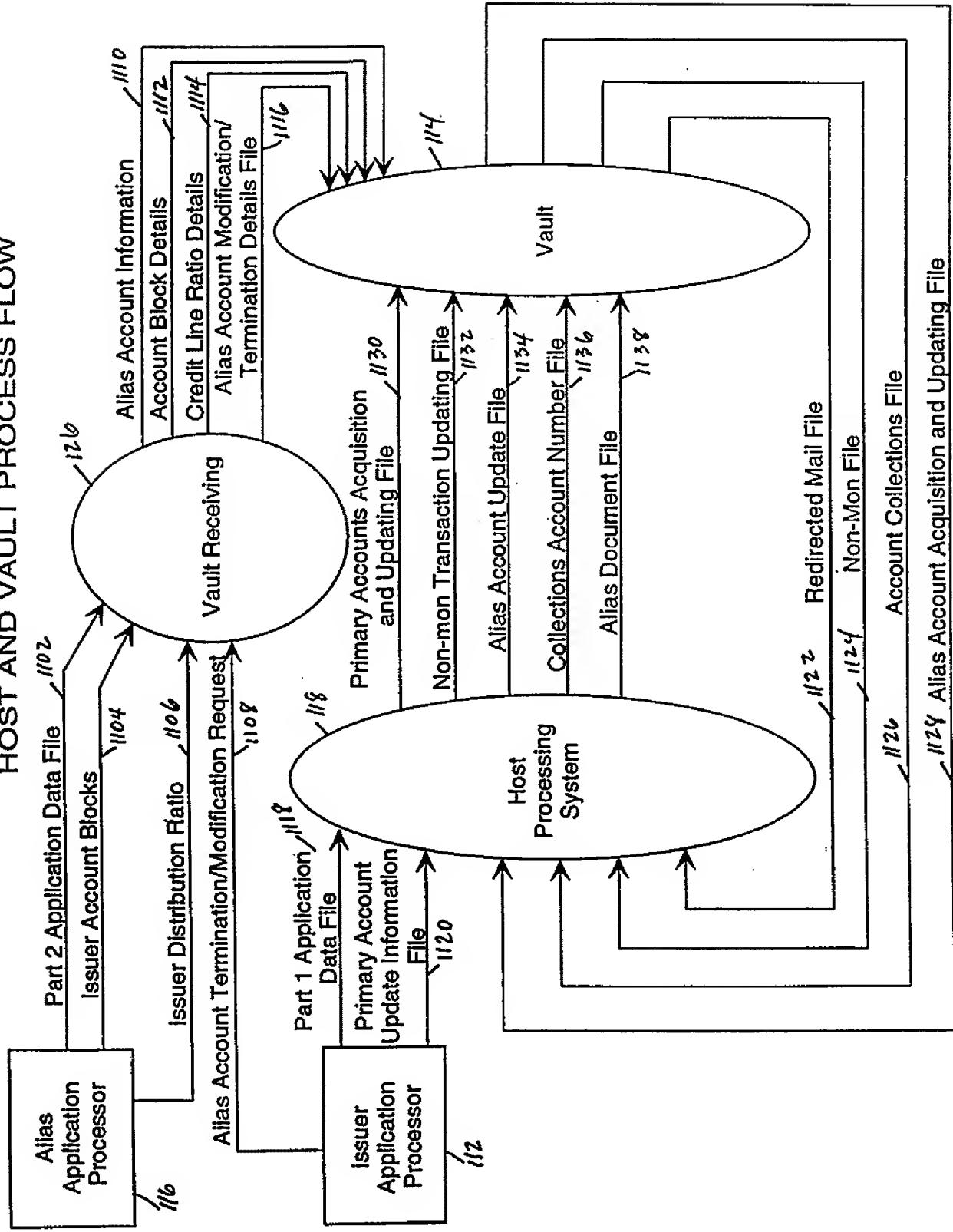


FIG. 18

ACQUISITION PROCESS

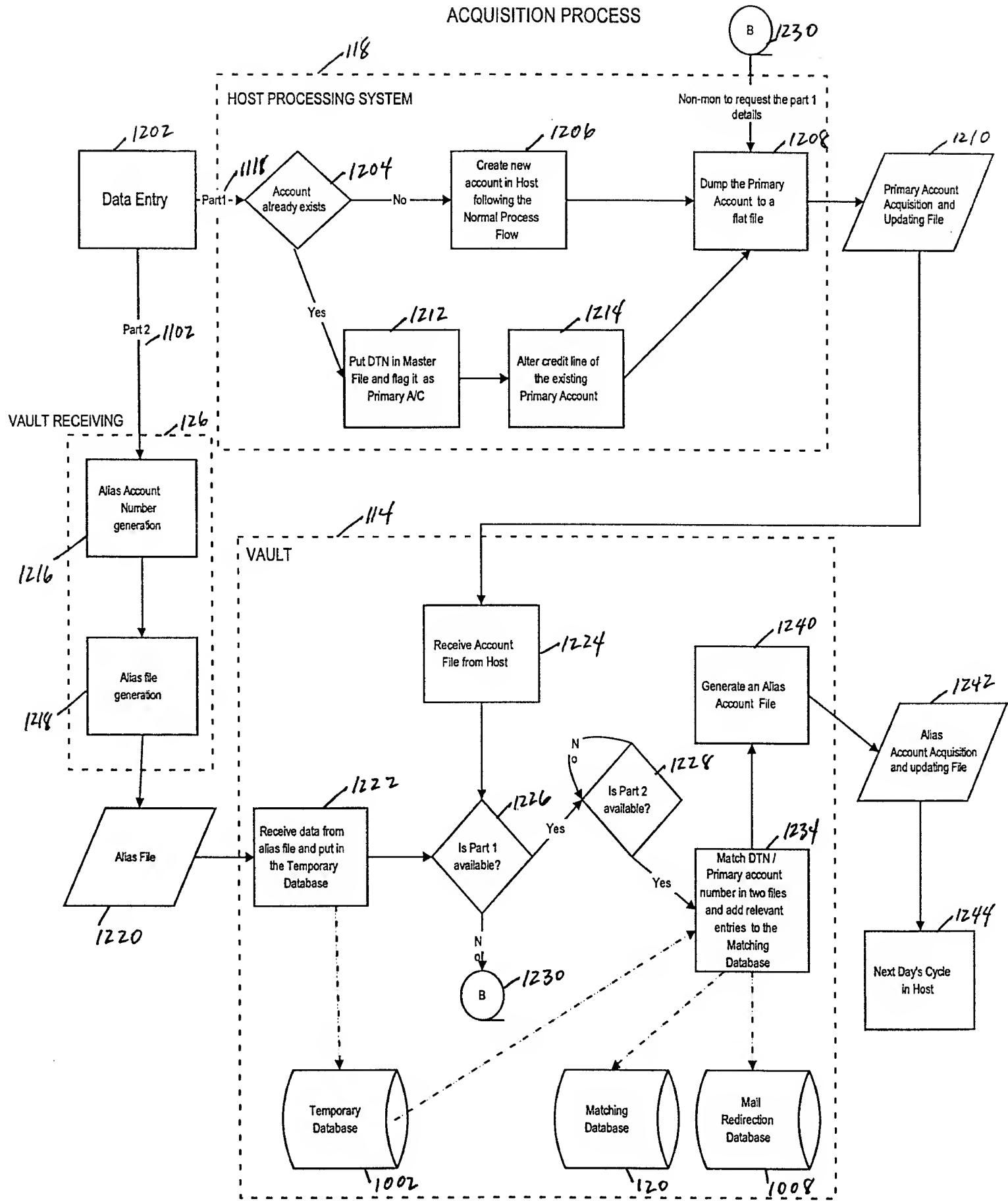


FIG. 19

ACCOUNT MAINTENANCE PROCESS

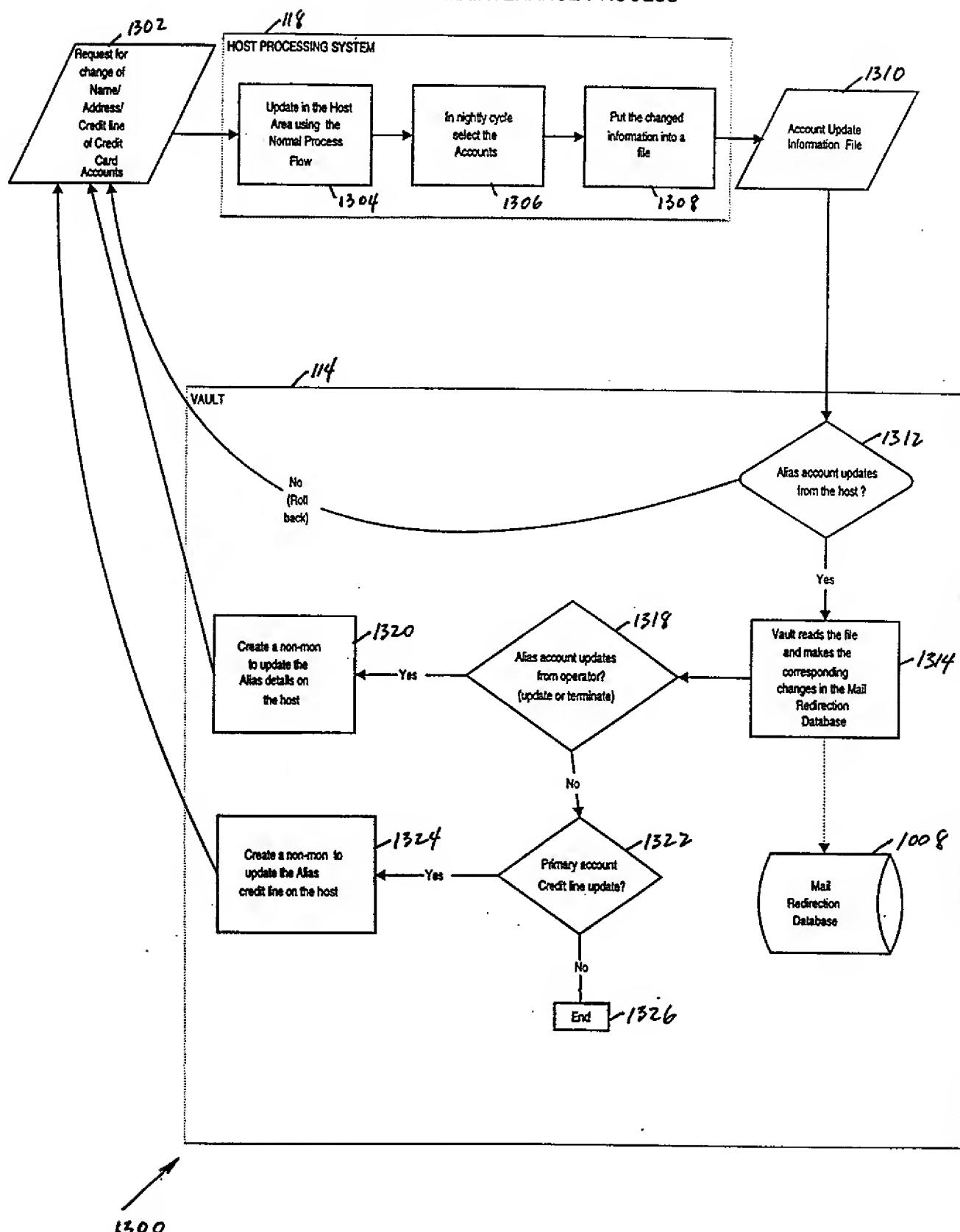


FIG. 20

COLLECTIONS PROCESS

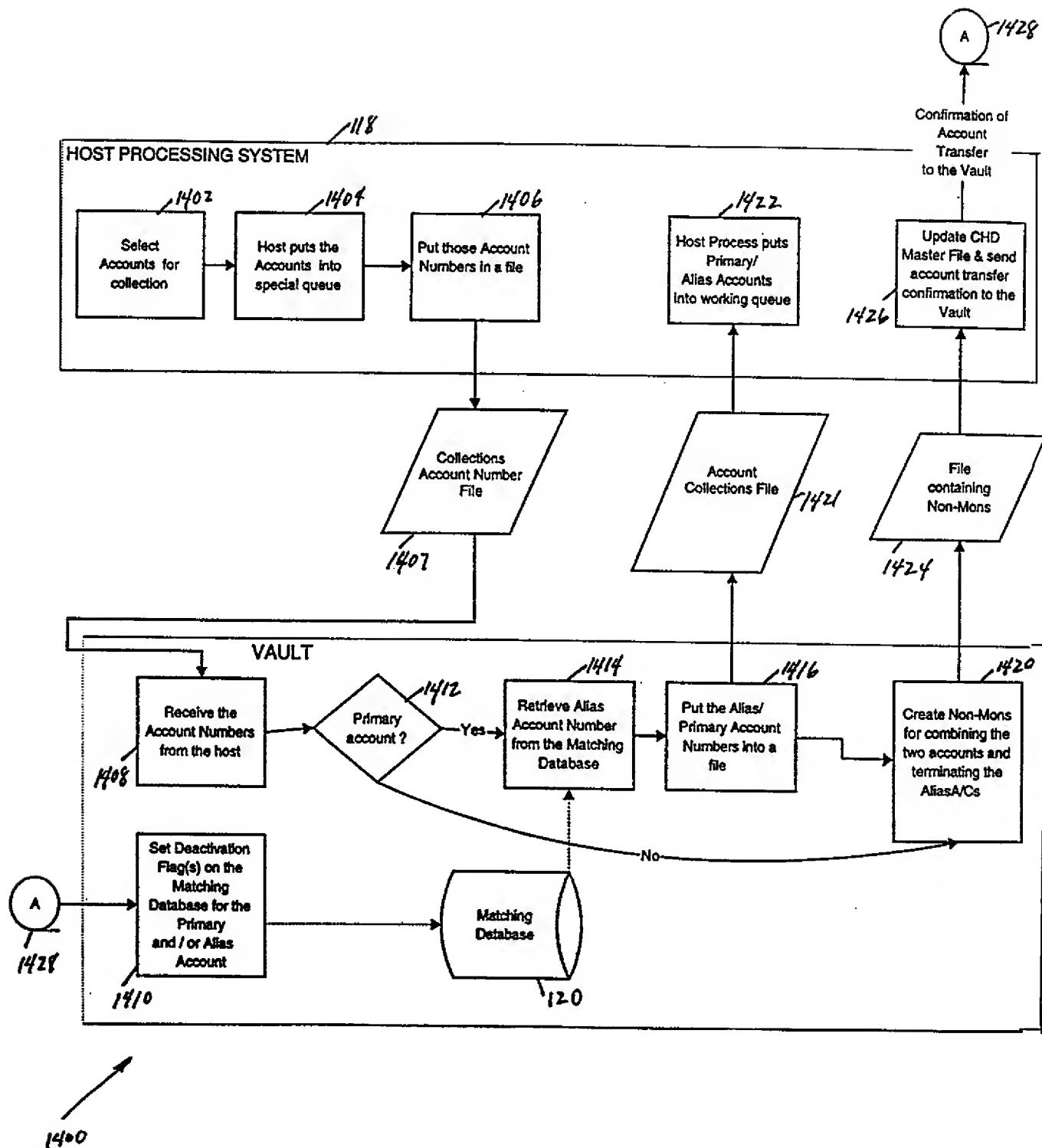


FIG. 21

MAIL REDIRECTION PROCESS

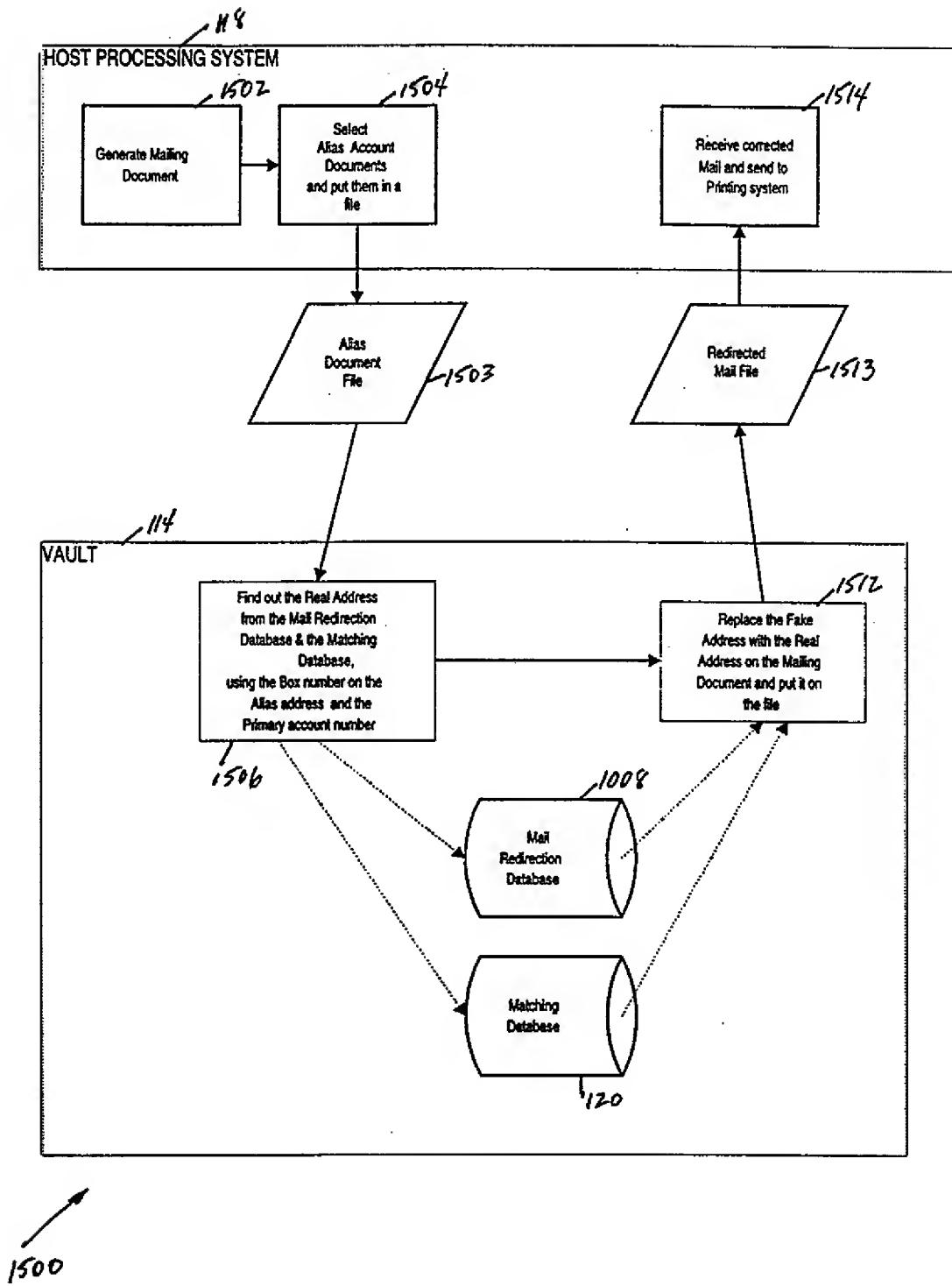


FIG. 22

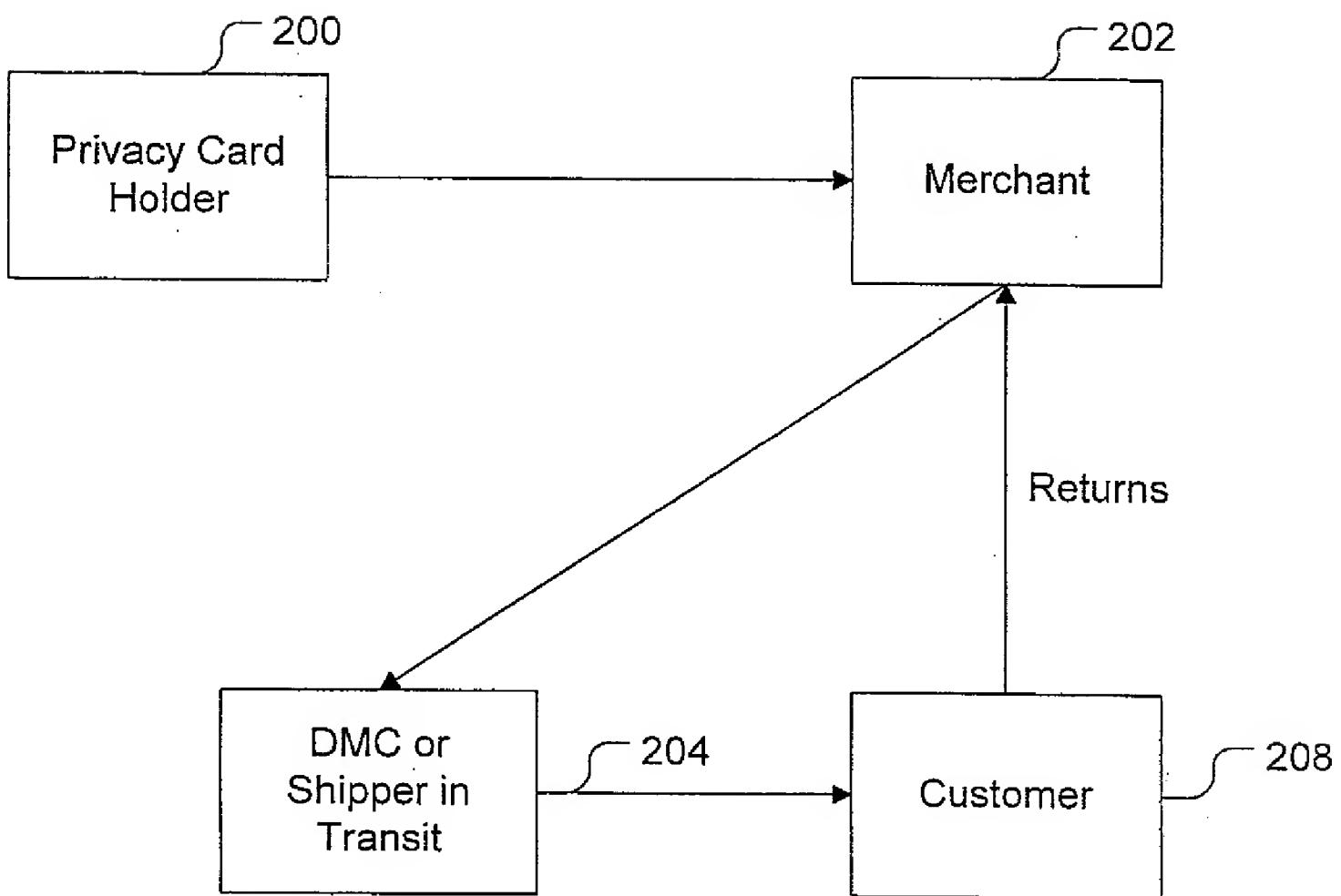


FIG. 23

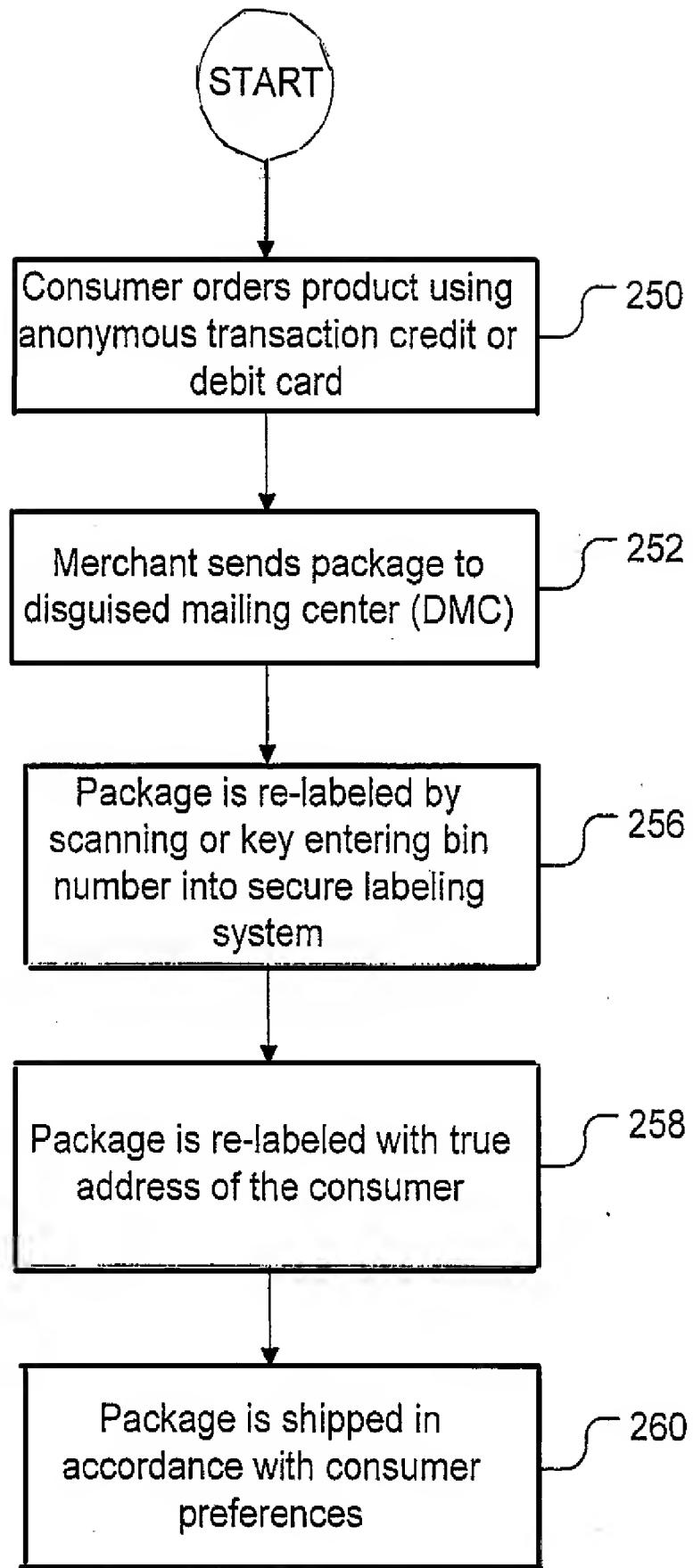


FIG. 24

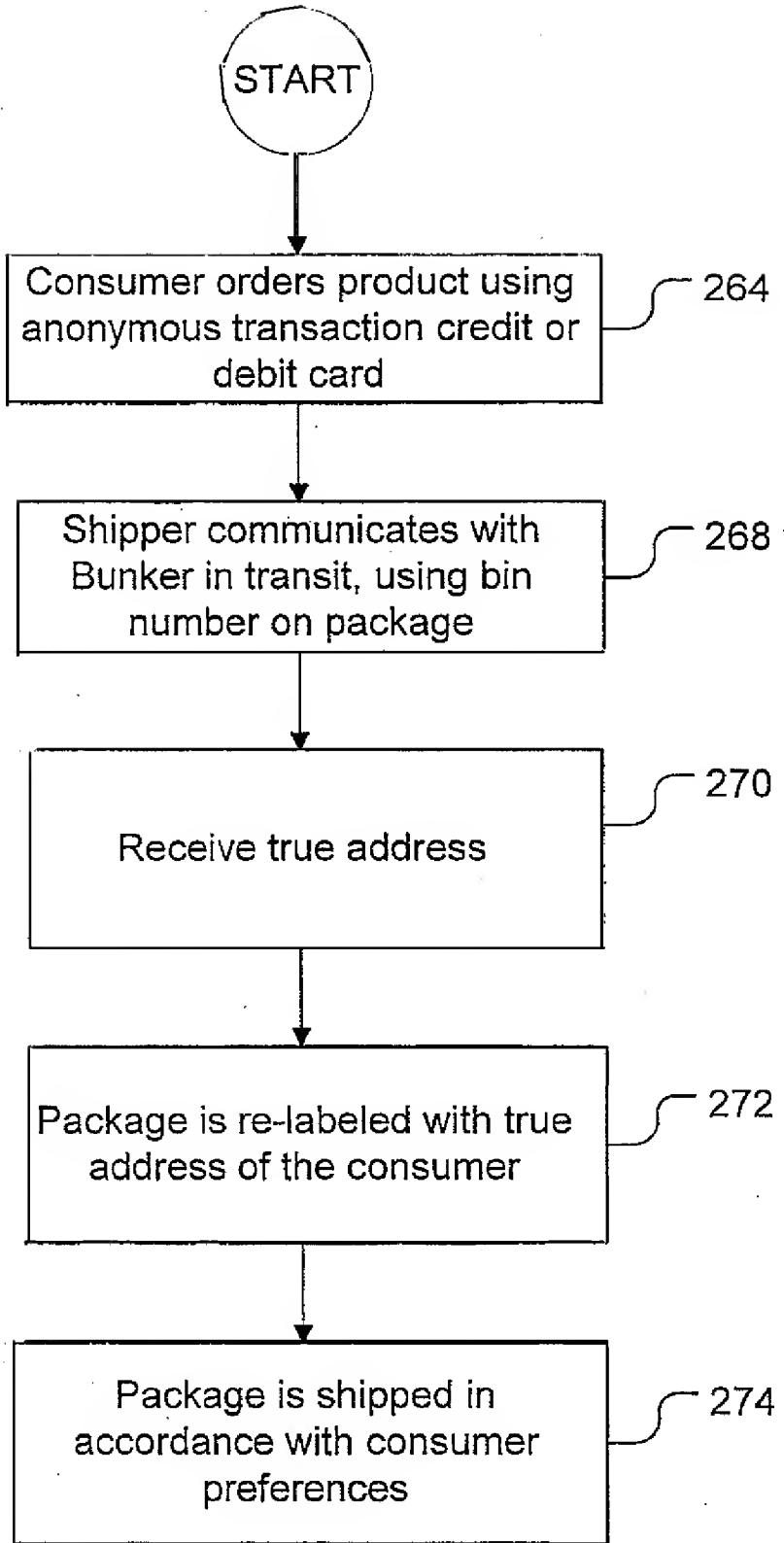


FIG. 25

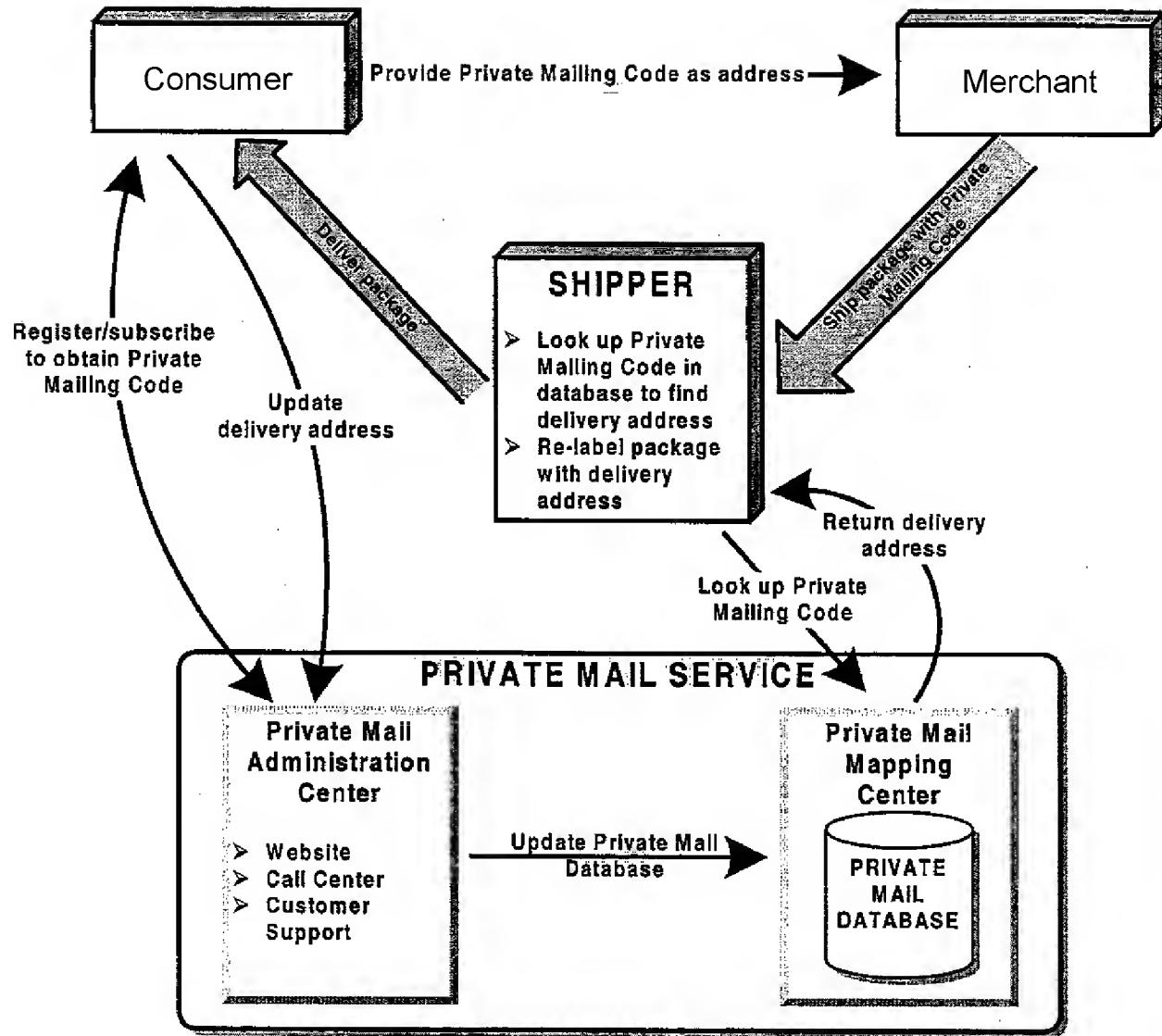


FIG. 26

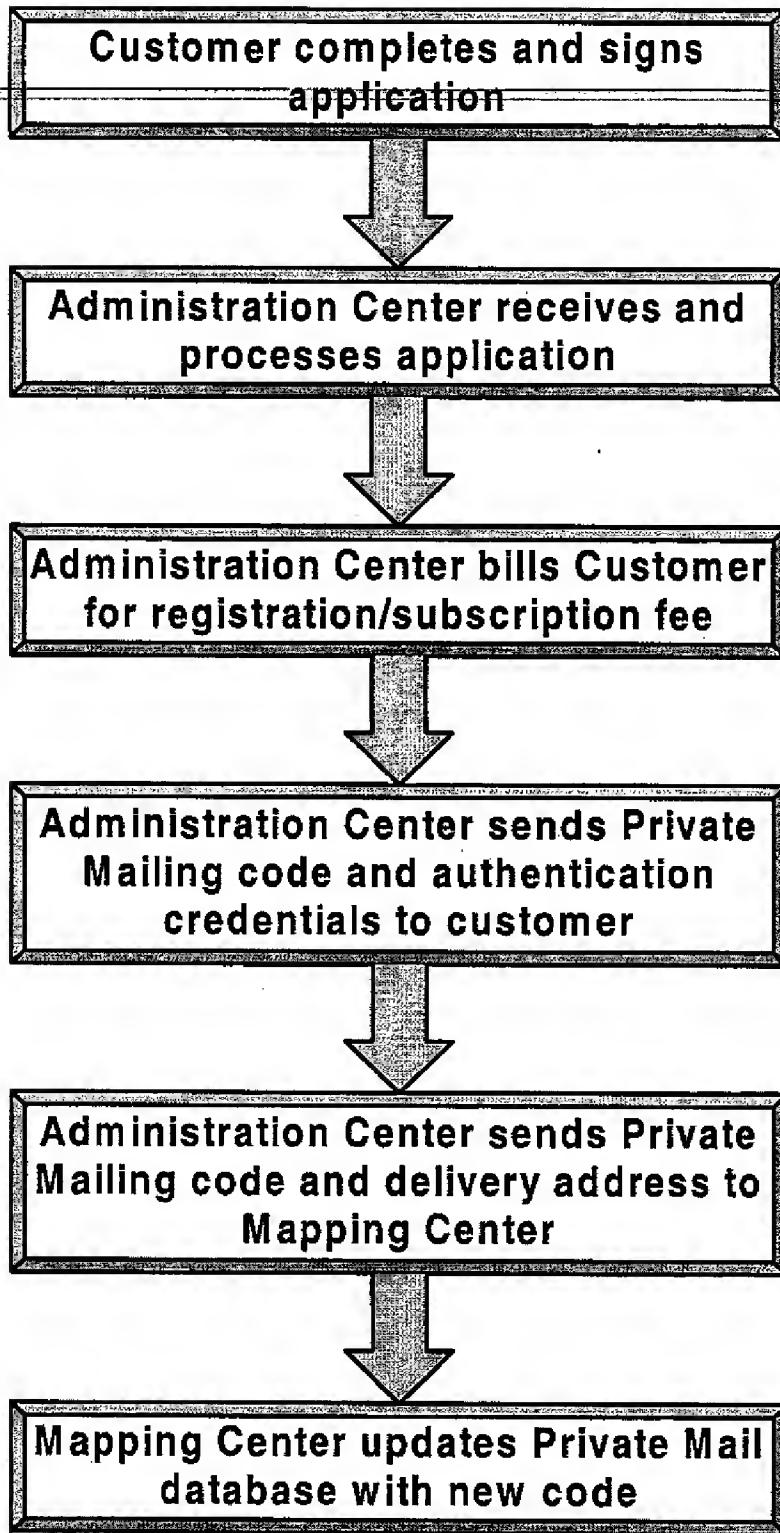


FIG. 27

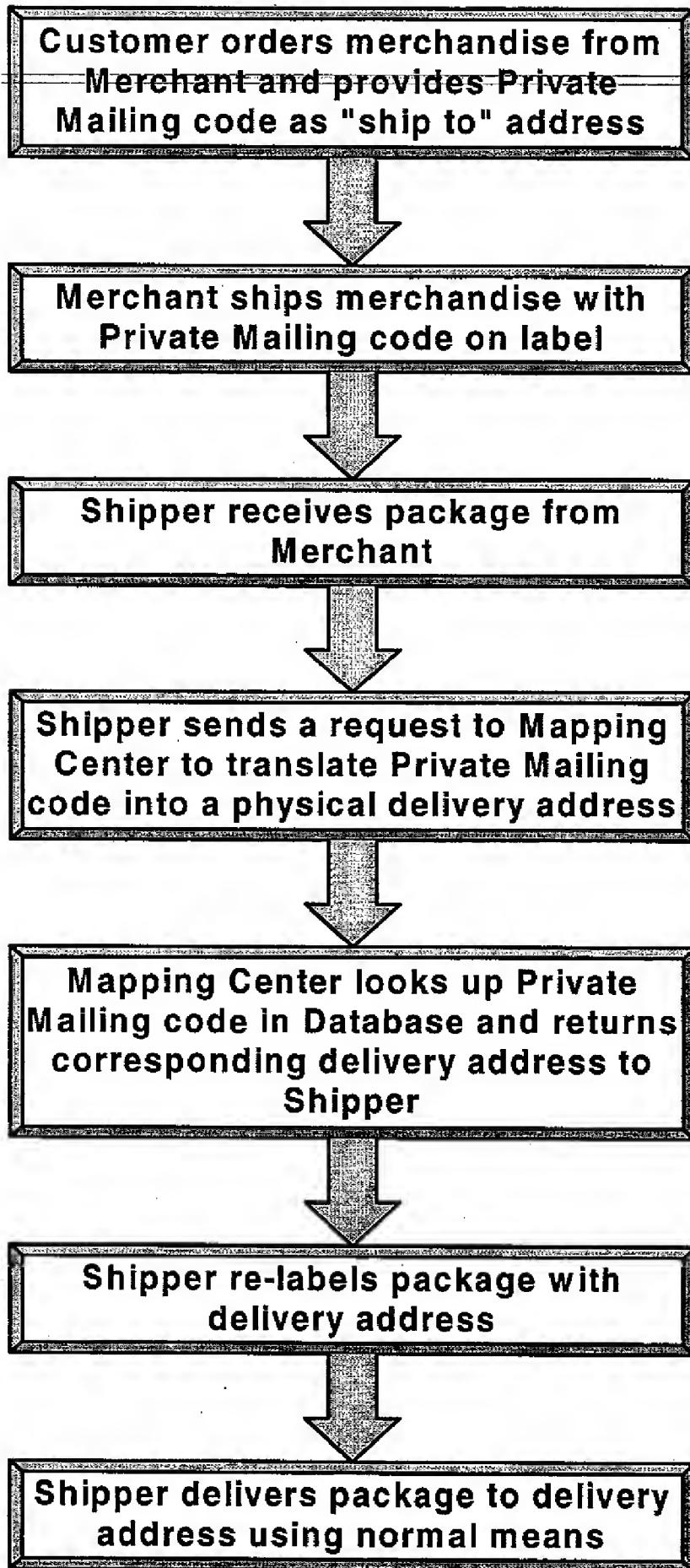


FIG. 28